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PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3076-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
)  
Eric L. MUSSELWHITE et al. ) Group Art Unit: 3691  
)  
Application No. 09/987,952 ) Examiner: Stefanos KARMIS  
)  
Filed: November 16, 2001 ) Confirmation No. 7893  
)  
For: METHODS, SYSTEMS AND )  
ARTICLES OF MANUFACTURE )  
FOR PROVIDING FINANCIAL )  
ACCOUNTS WITH INCENTIVES )

**MAIL STOP: AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed March 22, 2007, please amend the  
above-identified application as follows:

**Amendments** to the claims begin on page 2 of this paper.

**Remarks** follow the amendments section of this paper.